

FIG. 1

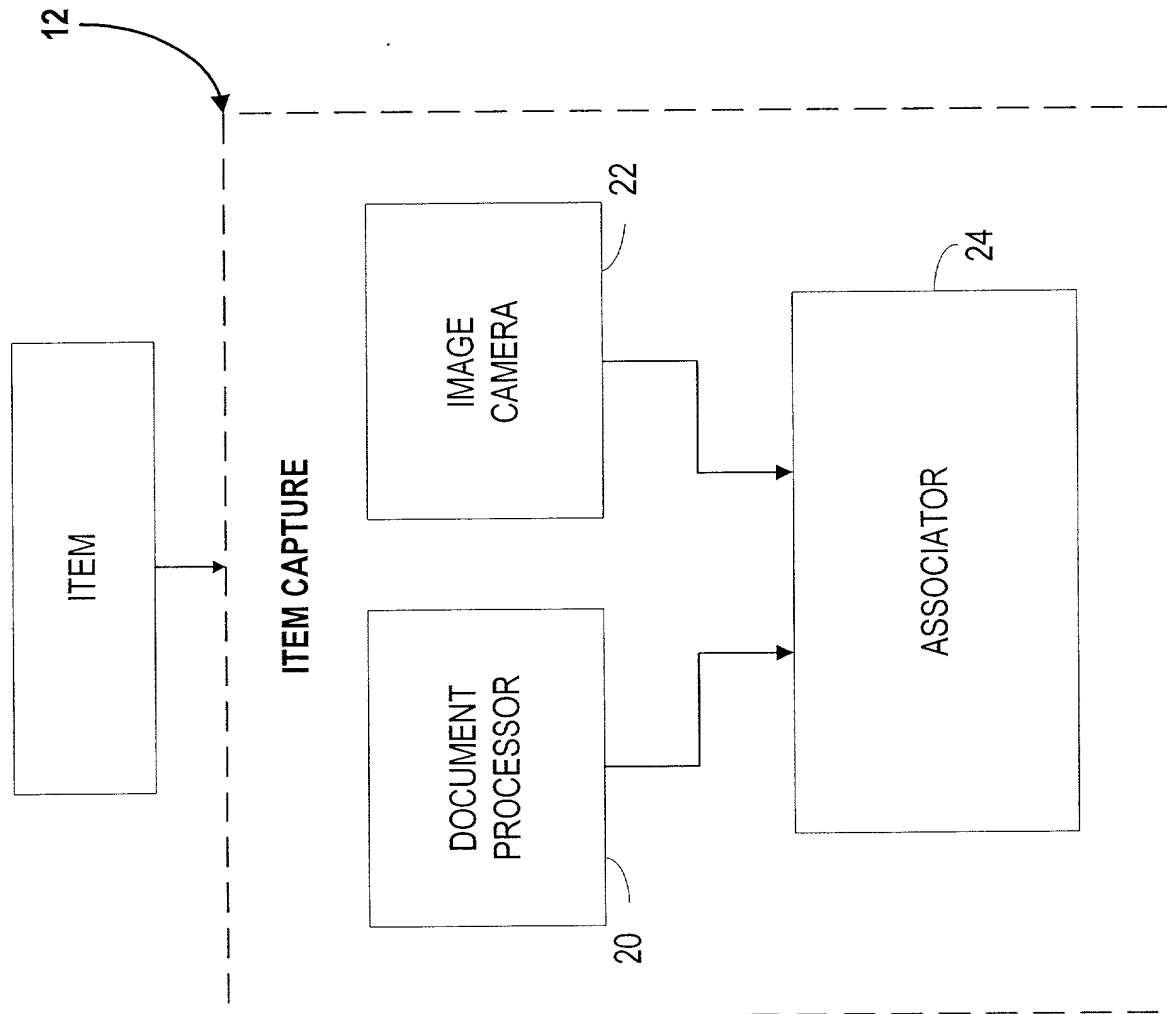


FIG. 2

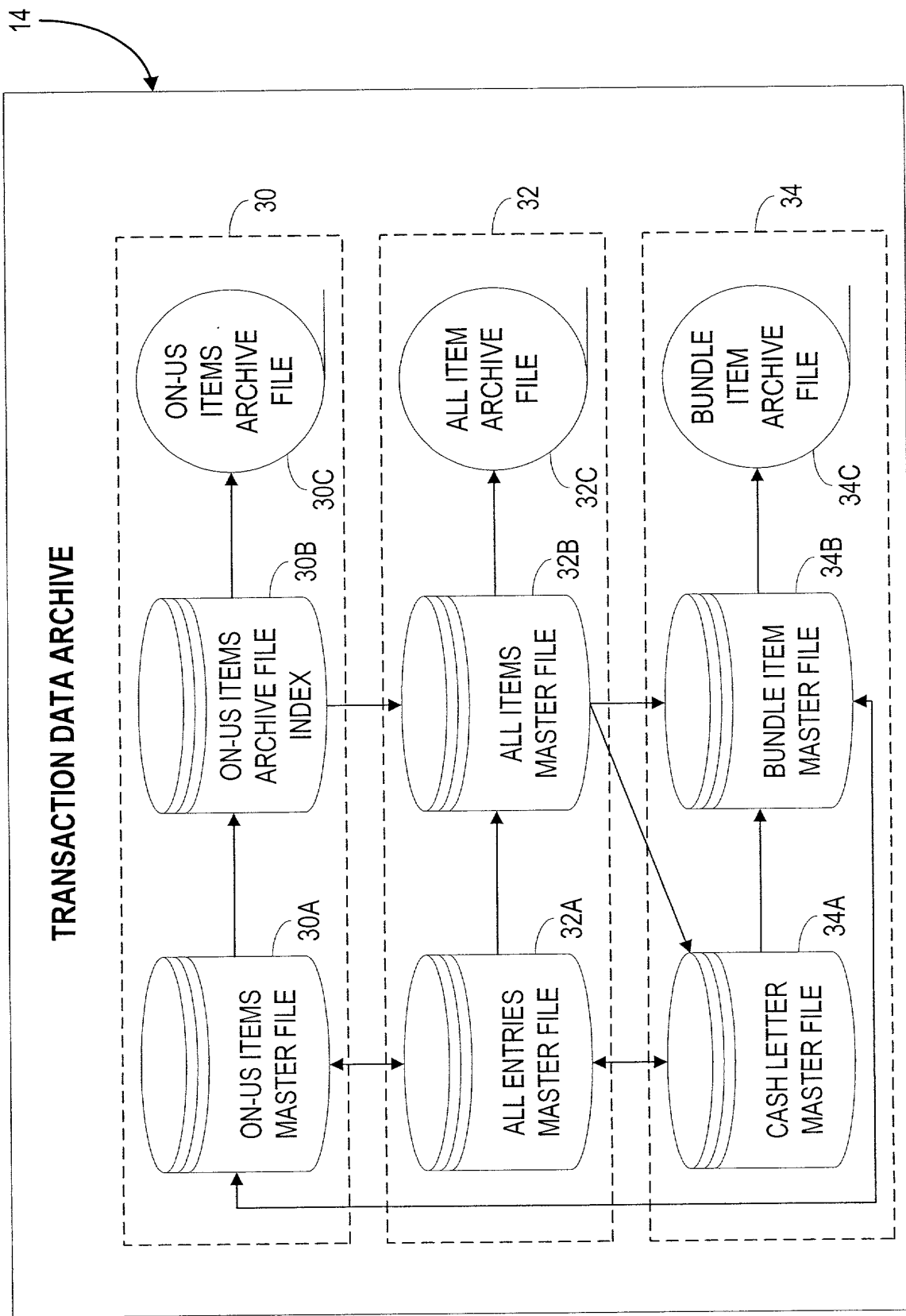


FIG. 3

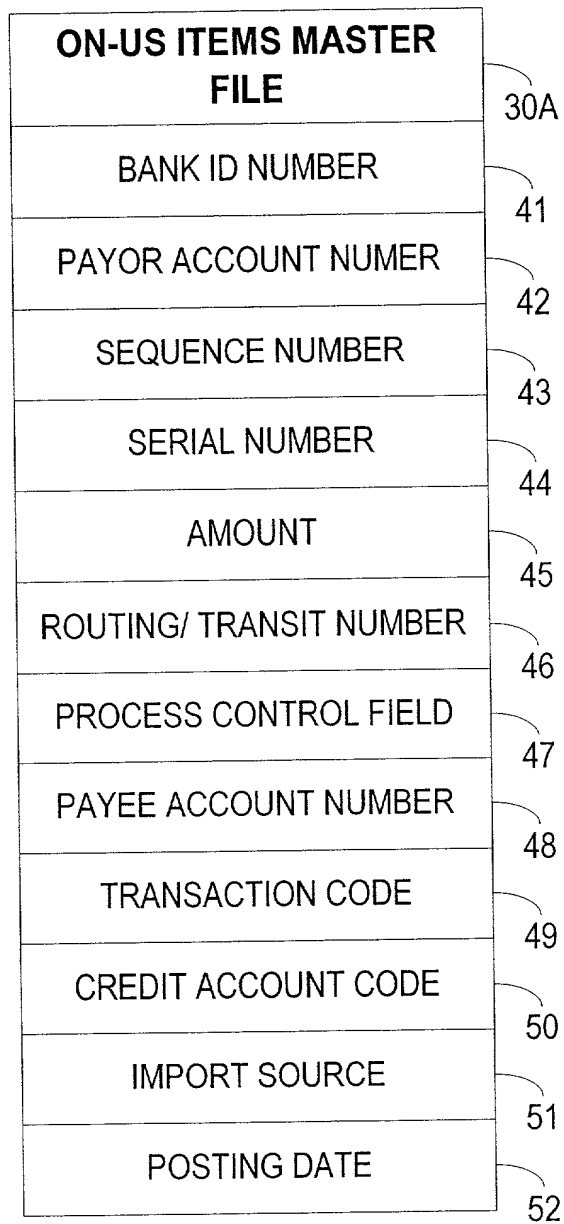


FIG. 4

ON-US ITEMS ARCHIVE FILE INDEX	30B
BANK ID NUMBER	55
PAYOR ACCOUNT NUMBER	56
POSTING DATE	57

FIG. 5

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01 AEMF-RECORD.
05 AEMF-KEY.
    10 AEMF-KEY-APPL-SITE
        88 AEMF-KEY-APPL-SITE-CHR
        88 AEMF-KEY-APPL-SITE-CVL
        88 AEMF-KEY-APPL-SITE-RAL
        88 AEMF-KEY-APPL-SITE-COL
        88 AEMF-KEY-APPL-SITE-ATL
    10 AEMF-KEY-APPL-DATE.
        20 AEMF-KEY-APPL-DATE-YYYY
        20 AEMF-KEY-APPL-DATE-MM
        20 AEMF-KEY-APPL-DATE-DD
    10 AEMF-KEY-CAPT-SORT
    10 AEMF-KEY-CAPT-ENTRY-NUMB
    10 AEMF-KET-RECD-NUMB
05 AEMF-ENTRY-DATA.
    10 AEMF-ENTRY-CAPT-DATE.
        20 AEMF-ENTRY-CAPT-DATE-YYYY
        20 AEMF-ENTRY-CAPT-DATE-MM
        20 AEMF-ENTRY-CAPT-DATE-DD
    10 AEMF-ENTRY-CAPT-CYCLE
    10 AEMF-ENTRY-LOW-SEQU
    10 AEMF-ENTRY-HGH-SEQU
    10 AEMF-ENTRY-PASS-NUM
    10 AEMF-ENTRY-STR-TYPE
    10 AEMF-ENTRY-SUBSET-ID
    10 AEMF-ENTRY-NUMB-BLOCKS
    10 AEMF-ENTRY-NUMB-BATCHS
    10 AEMF-ENTRY-NUMB-ITEMS
    10 FILLER
05 AEMF-BLOCK-DATA OCCURS 0 TO 20 TIMES DEPENDING ON
    AEMF-ENTRY-NUMB-BLOCKS.
    10 AEMF-BLOCK-SEQU-NUMB
    10 AEMF-BLOCK-AMOUNT
    10 AEMF-BLOCK-CAS-TYPE
    10 AEMF-BLOCK-TRACER-RT
    10 AEMF-BLOCK-TRACER-ACCT
    10 AEMF-BLOCK-NUMB-ITEMS
    10 AEMF-BLOCK-AMOUNT-STATUS
        88 AEMF-BLOCK-AMOUNT-RECD-INBAL
        88 AEMF-BLOCK-AMOUNT-RECD-OUTBAL
    10 FILLER
05 AEMF-BATCH-DATA OCCURS 0 TO 1000 TIMES DEPENDING ON
    AEMF-ENTRY-NUMB-BATCHS.
    10 AEMF-BATCH-BLOCK-SEQU-NUMB
    10 AEMF-BATCH-SEQU-NUMB
    10 AEMF-BATCH-AMOUNT
    10 AEMF-BATCH-NUMB-ITEMS
    10 AEMF-BATCH-AMOUNT-STATUS
        88 AEMF-BATCH-AMOUNT-RECD-INBAL
        88 AEMF-BATCH-AMOUNT-RECD-OUTBAL
    10 FILLER

```

PIC X(03).
VALUE 'CHR'.
VALUE 'CVL'.
VALUE 'RAL'.
VALUE 'COL'.
VALUE 'ATL'.
PIC X(02).
PIC X(01).
PIC X(01).
PIC X(01).
PIC X(02).
PIC X(03) COMP-3.
PIC X(02).
PIC X(01).
PIC X(01).
PIC X(01).
PIC X(06).
PIC X(06).
PIC X(01).
PIC X(01).
PIC X(03).
PIC 9(07) COMP-3.
PIC 9(07) COMP-3.
PIC 9(07) COMP-3.
PIC X(10).
PIC X(06).
PIC X(05).
PIC X(02).
PIC X(04).
PIC X(07).
PIC 9(06) COMP-3.
PIC X(01).
VALUE 'I'.
VALUE 'O'.
PIC X(09).
PIC X(06).
PIC X(06).
PIC X(05).
PIC 9(06) COMP-3.
PIC X(01).
VALUE 'I'.
VALUE 'O'.
PIC X(09).

FIG. 6

AEMF - All Entries Master File

<u>AEMF Key</u>				<u>Sequ Number Range</u>	<u>Data Records</u>
ATL	19980102	76 9998	001 String Header	76000008 76000219	76000008 Block Ticket 76000011 Batch Ticket
ATL	19980102	77 9999	001 String Header	77000220 77000330	77000220 Block Ticket 77000223 Batch Ticket

FIG. 7

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05 AIMF-KEY.
10 AIMF-KEY-APPL-SITE PIC X(03).
88 AIMF-KEY-APPL-SITE-CHR VALUE 'CHR'.
88 AIMF-KEY-APPL-SITE-CVL VALUE 'CVL'.
88 AIMF-KEY-APPL-SITE-RAL VALUE 'RAL'.
88 AIMF-KEY-APPL-SITE-COL VALUE 'COL'.
88 AIMF-KEY-APPL-SITE-ATL VALUE 'ATL'.
10 AIMF-KEY-APPL-DATE.
20 AIMF-KEY-APPL-DATE-YYYY PIC X(02).
20 AIMF-KEY-APPL-DATE-MM PIC X(01).
20 AIMF-KEY-APPL-DATE-DD PIC X(01).
10 AIMF-KEY-ENTRY PIC X(02).
10 AIMF-KEY-LAST-SEQU.
20 AIMF-KEY-LAST-SEQU-PREFX PIC X(01).
20 AIMF-KEY-LAST-SEQU-SORT PIC X(01).
20 AIMF-KEY-LAST-SEQU-NUMB PIC X(04).
10 AIMF-KEY-RECD-NUMB PIC 9(05) COMP-3.
10 AIMF-KEY-RECD-TYPE PIC X(01).
88 AIMF-KEY-RECD-CONT VALUE 'C'.
88 AIMF-KEY-RECD-END VALUE '. '.

05 AIMF-BATCH-DATA.
10 AIMF-BATCH-CAPT-DATE-YYYYMMDD,
20 AIMF-BATCH-CAPT-DATE-YYYY PIC X(02).
20 AIMF-BATCH-CAPT-DATE-MM PIC X(01).
20 AIMF-BATCH-CAPT-DATE-DD PIC X(01).
10 AIMF-BATCH-CAPT-CYCLE PIC X(01).
10 AIMF-BATCH-NUMB-ITEMS PIC 9(07) COMP-3.

05 AIMF-ITEM-DATA.
10 AIMF-ITEM
OCCURS 0 to 350
DEPENDENT ON AIMF-BATCH-NUMB-ITEMS.
15 AIMF-ITEM-REC-SEQUENCE PIC X(06).
15 AIMF-ITEM-REC-SERIAL PIC X(05).
15 AIMF-ITEM-REC-TRAN-TYPE PIC X(02).
88 AIMF-ITEM-TRAN-ONUS-BLOCK VALUE X'80F5'
X'82F5'
X'C0F5'.
88 AIMF-ITEM-TRAN-ONUS-BATCH VALUE X'80F4'
X'82F4'
X'88F4'
X'C0F4'.
88 AIMF-ITEM-TRAN-ONUS-CR VALUE X'1400'
X'1C00'.
88 AIMF-ITEM-TRAN-ONUS-BTEC-CR VALUE X'1600'
X'1E00'.
88 AIMF-ITEM-TRAN-ONUS-DB VALUE X'1000'
X'1800'
X'5000'.
88 AIMF-ITEM-TRAN-ONUS-BTEC-DB VALUE X'1200'
X'1A00'.
88 AIMF-ITEM-TRAN-TRAN-DB VALUE X'0000'
X'0800'
X'2000'
X'4000'.
88 AIMF-ITEM-TRAN-TRAN-BTEC-DB VALUE X'0200'
X'0A00'
X'2200'
X'2A00'.
15 AIMF-ITEM-RT PIC X(04).
15 AIMF-ITEM-ACCT PIC X(07).
15 AIMF-ITEM-PC PIC X(03).
15 AIMF-ITEM-AMT PIC X(05).
15 AIMF-ITEM-CPUID PIC X(02).
15 AIMF-ITEM-CPCS-TYPE PIC X(01).
15 AIMF-ITEM-USER PIC X(01).
15 AIMF-ITEM-POCKET PIC X(01).
15 AIMF-ITEM-CR-RT PIC X(04).
15 AIMF-ITEM-CR-ACCT PIC X(07).
15 AIMF-ITEM-CR-SEQU PIC X(06).
15 AIMF-ITEM-AMT-STATUS PIC X(01).
88 AIMF-ITEM-AMT-OK VALUE '. '.
15 FILLER PIC X(05).
15 AIMF-ITEM-DATA-TYPE PIC X(01).
88 AIMF-ITEM-NUMB-NONE VALUE '. '.
88 AIMF-ITEM-NUMB-ONUS VALUE 'O'.
88 AIMF-ITEM-NUMB-TRANSIT VALUE 'T'.
15 AIMF-ITEM-NUMB-DATA PIC X(23).
15 AIMF-ITEM-ONUS-DATA REDEFINES
AIMF-ITEM-NUMB-DATA.
20 AIMF-ONUS-POST-ACCT PIC 9(15) COMP-3.
20 AIMF-ONUS-EXTR-ACCT PIC 9(15) COMP-3.
20 FILLER PIC X(07).
15 AIMF-ITEM-TRANSIT-DATA REDEFINES
AIMF-ITEM-NUMB-DATA.
20 AIMF-TRANS-BUNDLE-DATE PIC X(04).
20 AIMF-TRANS-BUNDLE-TIME PIC X(08).
20 AIMF-TRANS-BUNDLE-AMT PIC 9(09)V99 COMP-3.
20 AIMF-TRANS-BUNDLE-ENDPT PIC 9(09) COMP-3.

```

FIG. 8

AIMF - All Items Master File

AIMF Object Records

ATL	19980102	9998	19980102	0076000011	01 ' '		
	76000008	Block Ticket	76000008	Batch Ticket	76000013	On-Us Credit	76000014 On-Us Debit
	...		76000214	On-Us Debit	76000215	Transit Debit	
	76000216	On-Us Credit	76000217	Transit Debit	76000218	On-Us Debit	
ATL	19980102	9999	19980102	0076000223	01 ' '		
	77000220	Block Ticket	77000223	Batch Ticket	77000225	On-Us Credit	77000226 On-Us Debit
	77000227	Transit Debit	..		77000327	Transit Debit	
	77000328	On-Us Credit	77000329	Transit Debit	77000330	On-Us Debit	

FIG. 9

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01 CLMF-RECORD.
05 CLMF-KEY.
10 CLMF-KEY-CL-PROC-SITE PIC X(03) .
10 CLMF-KEY-CL-PROC-DATE PIC 9(09) COMP-3.
10 CLMF-KEY-CL-END-POINT PIC 9(09) COMP-3.
10 CLMF-KEY-CL-AMNT PIC 9(13)V99 COMP-3.

10 CLMF-KEY-CL-TIME PIC 9(07) COMP-3.
05 CLMF-DATA.
10 CLMF-KEY-SYST-DATE PIC 9(09) COMP-3.
10 CLMF-KEY-ACLS-NUMB PIC 9(03) COMP-3.
10 CLMF-CL-ABA-NUMBER PIC 9(09) COMP-3.
10 CLMF-CL-DUE-FROM-ACCT PIC 9(15) COMP-3.
10 CLMF-CL-NUMBER-BUNDLES PIC 9(05) COMP-3.
10 CLMF-CL-NUMBER-ITEMS PIC 9(09) COMP-3.
10 CLMF-CL-AVAIL-CODE PIC X(01) .
10 CLMF-CL-AVAIL-DATE PIC 9(09) COMP-3.
10 FILLER PIC X(14) .
05 CLMF-CL-BUNDLE-DATA OCCURS 0 TO 400 TIMES DEPENDING ON
CLMF-CL-NUMBER-BUNDLES.
10 CLMF-BUNDLE-AMNT PIC 9(13)V99 COMP-3.
10 CLMF-BUNDLE-CPCS-NUMB PIC 9(03) COMP-3.
10 CLMF-BUNDLE-ACLS-NUMB PIC 9(03) COMP-3.
10 CLMF-BUNDLE-NUMB-ITEM PIC 9(07) COMP-3.
10 CLMF-BUNDLE-HOLD-OVER PIC X(01) .

```

FIG. 10

CLMF - Cash Letter Master File

CLMF Key					Data Records
ATL	19980102	12345678	99,999,999.99	hhmmss	99,999,999,999.99
					99,999,999,999.99
ATL	19980102	12345678	99,999,999.99	hhmmss	99,999,999,999.99
					99,999,999,999.99

19980102 12345678 99,999,999.99 hhmmss

FIG. 11

```

01 BIMF-RECORD.
05 BIMF-KEY.
    10 BIMF-VSM-KEY-APPL-SITE          PIC      X(03) .
        88 BIMF-VSM-KEY-APPL-SITE-CHR  VALUE  'CHR' .
        88 BIMF-VSM-KEY-APPL-SITE-CVL  VALUE  'CVL' .
        88 BIMF-VSM-KEY-APPL-SITE-RAL  VALUE  'RAL' .
        88 BIMF-VSM-KEY-APPL-SITE-COL  VALUE  'COL' .
        88 BIMF-VSM-KEY-APPL-SITE-ATL  VALUE  'ATL' .
    10 BIMF-VSM-KEY-APPL-DATE.
        20 BIMF-VSM-KEY-APPL-DATE-YYYY  PIC      X(02) .
        20 BIMF-VSM-KEY-APPL-DATE-MM    PIC      X(01) .
        20 BIMF-VSM-KEY-APPL-DATE-DD    PIC      X(01) .
    10 BIMF-VSM-KEY-END-POINT          PIC      9(08)
    10 BIMF-VSM-KEY-BUNDLE-AMNT        PIC      9(13)V9
    10 BIMF-VSM-KEY-BUNDLE-TIME        PIC      9(07)
    10 BIMF-VSM-KEY-INT-SEQ-NUMB       PIC      9(05)
    10 BIMF-VSM-KEY-RECD-NUMB          PIC      9(05)
    10 BIMF-VSM-KEY-RECD-TYPE          PIC      X(01) .
        88 BIMF-VSM-KEY-RECD-CONT      VALUE  'C' .
        88 BIMF-VSM-KEY-RECD-END       VALUE  ' ' .
05 BIMF-RECORD-DATA.
    10 BIMF-VSM-BUNDLE-MCRE-SEQ        PIC      X(02) .
    10 BIMF-VSM-BUNDLE-NUMB-ITEMS      PIC      9(07)
    10 BIMF-VSM-RECORD-ITEMS           PIC      9(07)
    10 BIMF-VSM-ENTRY                  PIC      X(02) .
    10 BIMF-VSM-ITEM-CYCLE             PIC      X(01) .
    10 BIMF-VSM-PASS                   PIC      X(01) .
    10 BIMF-VSM-PASS-POCKET            PIC      X(04) .
    10 BIMF-VSM-STRING-TYPE            PIC      X(01) .
    10 BIMF-VSM-SUBSET-ID              PIC      X(03) .
    10 FILLER                          PIC      X(10) .
05 BIMF-VSM-ITEM-DATA.
    10 BIMF-VSM-ITEM-DATA OCCURS 0 TO 550 TIMES
        DEPENDING ON BIMF-VSM-RECORD-ITEMS.
        15 BIMF-VSM-REC-ITEM-TRAN-TYPE  PIC      X(02) .
        15 BIMF-VSM-REC-ITEM-SEQUENCE   PIC      X(06) .
        15 BIMF-VSM-REC-ITEM-SERIAL     PIC      X(05) .
        15 BIMF-VSM-REC-ITEM-RETURN     PIC      X(01)
        15 BIMF-VSM-REC-ITEM-RT         PIC      X(04) .
        15 BIMF-VSM-REC-ITEM-ACCT       PIC      X(07) .
        15 BIMF-VSM-REC-ITEM-PC         PIC      X(03) .
        15 BIMF-VSM-REC-ITEM-AMT        PIC      X(05) .
        15 BIMF-VSM-REC-ITEM-BUNDLE-SEQU  PIC      X(02) .
        15 BIMF-VSM-REC-ITEM-AMT-STATUS  PIC      X(01) .
        88 BIMF-VSM-REC-ITEM-ITEM-AMT-OK VALUE  ' ' .
        15 FILLER                      PIC      X(14) .

```

FIG. 12

BIMF - Bundle Item Master File

BIMF Key

ATL 19980102 12345678 99,999,999.99 hhmmss 1234500001 ' '

Data Records

76000215 Transit Debit
76000217 Transit Debit

ATL 19980102 12345678 99,999,999.99 hhmmss 1234500001 ' '

77000227 Transit Item

...
77000327 Transit Item
77000329 Transit Item

FIG. 13

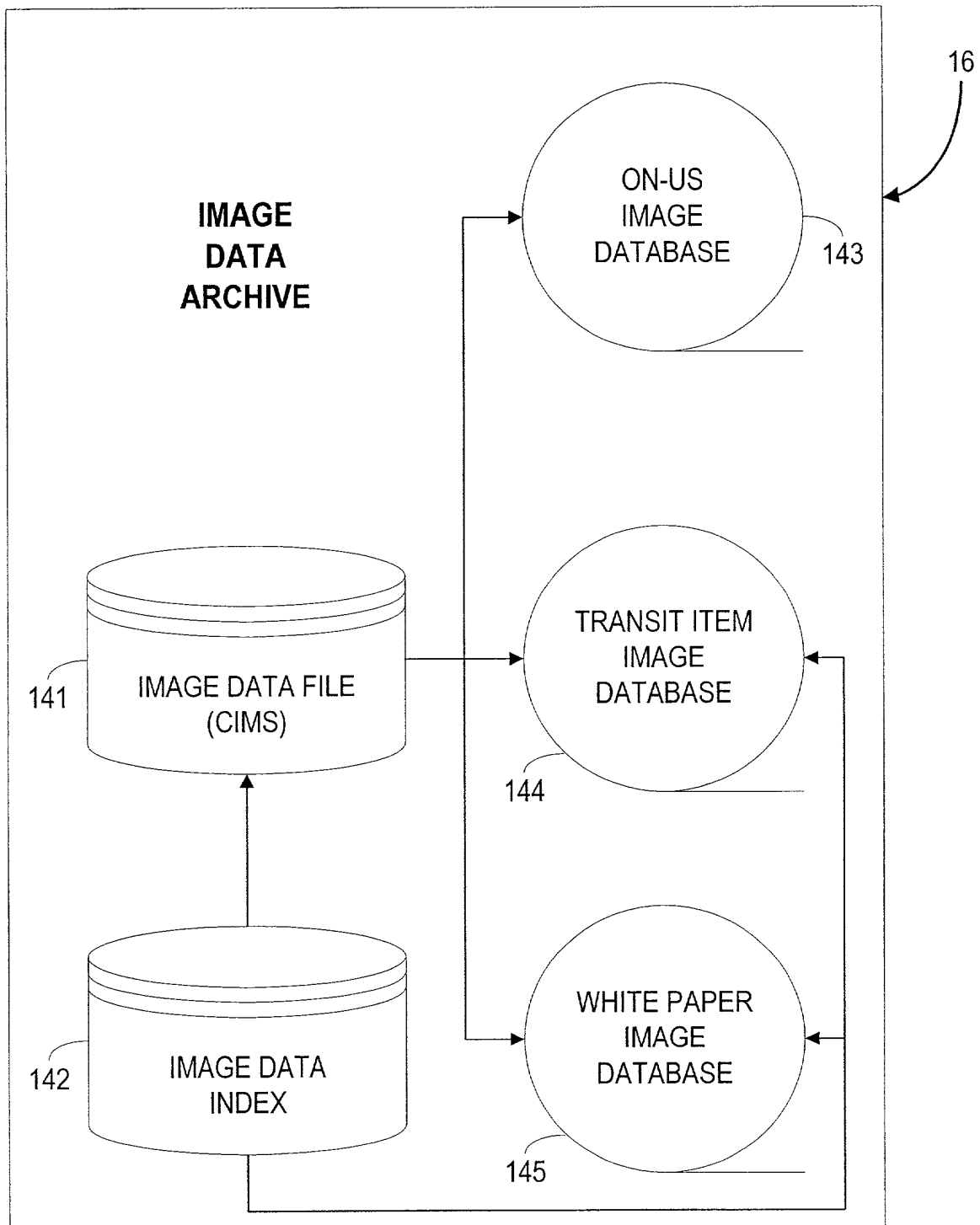


FIG.14

FIG. 15

ON-US ITEM IMAGE DATABASE	143
IMAGE DATE	151
BANK ID NUMBER	152
ACCOUNT NUMBER	153
SEQUENCE NUMBER	154
SORTER ID NUMBER	155
SORTER CYCLE	156
IMAGE DATA	157

FIG. 16

TRANSMIT ITEM IMAGE DATABASE	144
IMAGE DATE	161
SEQUENCE NUMBER	162
SORTER ID NUMBER	163
SORTER CYCLE	164
IMAGE DATA	165

FIG. 17

WHITE PAPER IMAGE DATABASE	145
IMAGE DATE	171
BANK ID NUMBER	172
ACCOUNT NUMBER	173
SEQUENCE NUMBER	174
SORTER ID NUMBER	175
SORTER CYCLE	176
IMAGE DATA	177

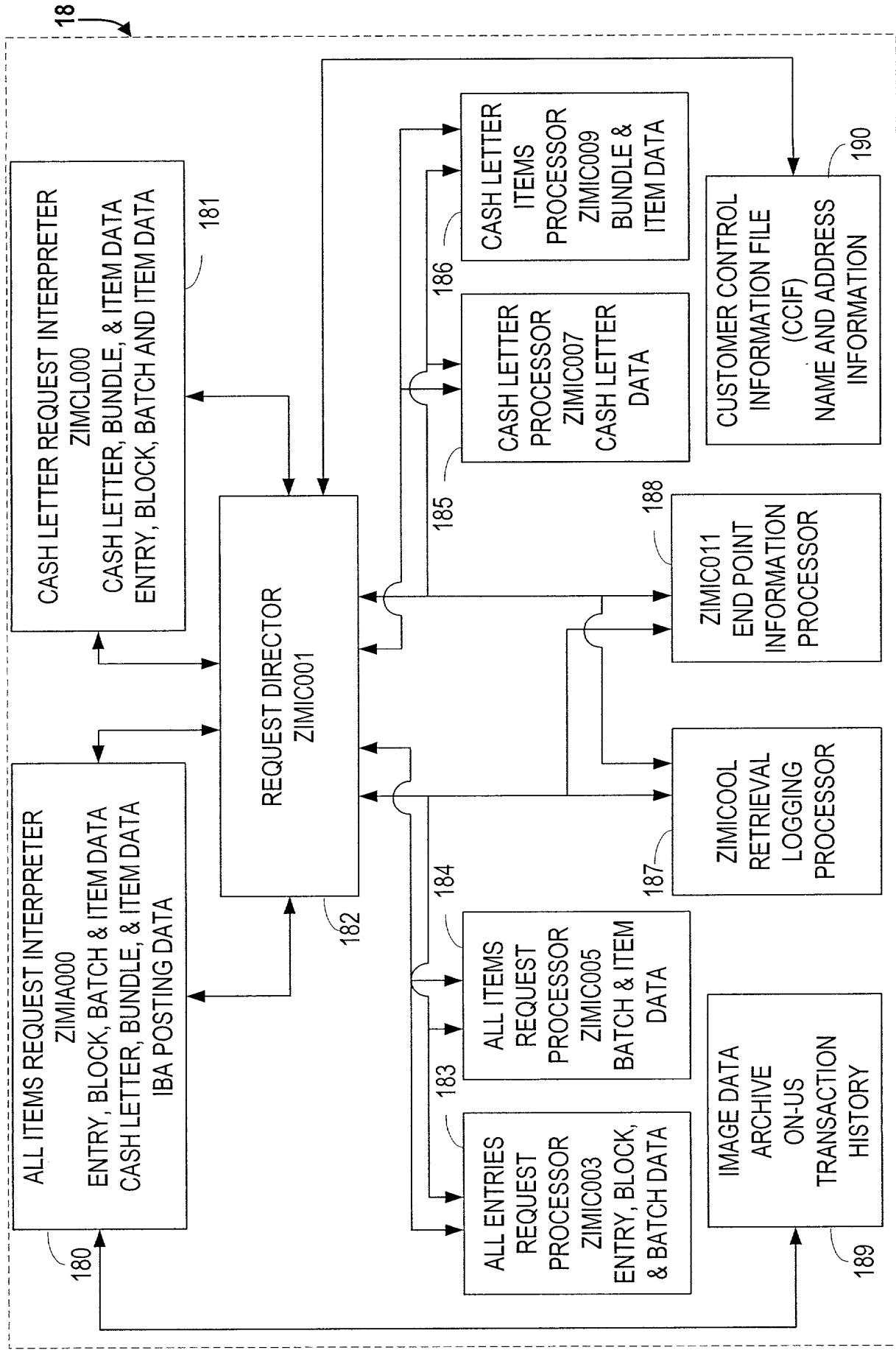


FIG. 18

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191A
191B
191C
191D
191E
191F

IMAI		Item Capture Research System	
		Entry and Item Retrieval	
MESSAGE	ENTER SEARCH CRITERIA		
Capture Site	ATL		
Capture Date	19980102	To	19980102
Post Date	19980102	To	19980102
Entry	000001	To	999999
Sequence Number	00SS00000000		
	-----Or-----		
Debit/Credit/All	X		
Item Amount	99,999,999.99		
RT	9999999999		
Account	99999999999999		
Obtain CCIF	X		
CLEAR-END PF12-HELP			

FIG. 19

[illegible]FIG. 20

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IMAI		Item Capture Research System					
Capture Site	ATL	Block/Batch Listing					
MESSAGE	SELECT BLOCK						
Entry Number	9999	String Type	99	Pass	99	Blocks In Entry	999999
Capture Date	19980102	Post Date	19980102		Batches In Entry		999999
Capture Cycle	99	Subset	999999		Items In Entry		999999
Tracer RT	99999999	Tracer Acct	99999999999999				

S	Block Sequence Number	Block Amount	Batch Sequence Number	Batch Amount	CAS Type	Items In Batch
-	007600000000	99,999,999.99	00SS12345678	99,999,999.99	9999	999999
-			00SS99999999	99,999,999.99		999999
-	007600010000	99,999,999.99	00SS12345678	99,999,999.99	9999	999999
-			00SS99999999	99,999,999.99		999999
-	007600020000	99,999,999.99	00SS12345678	99,999,999.99	9999	999999
-			00SS99999999	99,999,999.99		999999
-	007600030000	99,999,999.99	00SS12345678	99,999,999.99	9999	999999
-			00SS99999999	99,999,999.99		999999
-	007600040000	99,999,999.99	00SS12345678	99,999,999.99	9999	999999
-			00SS99999999	99,999,999.99		999999
-	007600050000	99,999,999.99	00SS12345678	99,999,999.99	9999	999999
-			00SS99999999	99,999,999.99		999999
-			00SS99999999	99,999,999.99		999999
-			00SS99999999	99,999,999.99		999999

CLEAR-END PF03-RETURN PF07-BACKWARD PF08-FORWARD		
--	--	--

Block and batch amounts will be highlighted if they are not in balance with all of the respective Items

FIG. 21

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IMAI		Item Capture Research System					
Capture Site	ATL	Block/Batch Detail					
MESSAGE	SELECT ITEM						
Entry Number	9999	String Type	99	Pass	99	Blocks In Entry	999999
Capture Date	19980102	Post Date	19980102			Batches In Entry	999999
Capture Cycle	99	Subset	999999			Items In Entry	999999
Tracer RT	99999999	Tracer Acct	99999999999999			CAS Type	9999
Block Number	007600000008	Block Amt	99,999,999.99			Num Items	999999
Batch Number	007600000011	Batch Amt	99,999,999.99			Num Items	999999

S	Sequ Number	DB/ CR	Trn Typ	RT	Account	Amount	Serial Number
-	007600000008	BK	BK	12345678	12345678901234	99,999,999.99	1234567890
-	007600000011	BH	BH	12345678	12345678901234	99,999,999.99	1234567890
-	007600000013	CR	ON	12345678	12345678901234	99,999,999.99	1234567890
-	007600000014	DB	ON	12345678	12345678901234	99,999,999.99	1234567890
-	007600000015	DB	ON	12345678	12345678901234	99,999,999.99	1234567890
-	007600000016	DB	ON	12345678	12345678901234	99,999,999.99	1234567890
-	007600000017	DB	ON	12345678	12345678901234	99,999,999.99	1234567890
-	007600000018	DB	ON	12345678	12345678901234	99,999,999.99	1234567890
-	007600000019	DB	ON	12345678	12345678901234	99,999,999.99	1234567890
-	007600000099	DB	TR	12345678	12345678901234	99,999,999.99	1234567890
-	007600000019	DB	ON	12345678	12345678901234	99,999,999.99	1234567890
-	007600000019	DB	ON	12345678	12345678901234	99,999,999.99	1234567890
-	007600000099	DB	TR	12345678	12345678901234	99,999,999.99	1234567890

CLEAR-END PF03-RETURN PF07-BACKWARD PF08-FORWARD

Block and batch amounts will be highlighted if they are not in balance with all of the respective items.

FIG. 22

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IMAI		Item Capture Research System					
Capture Site	ATL	On-Us Item Detail					
MESSAGE							
Entry Number	9999	String Type	99	Pass	99	Blocks In Entry	999999
Capture Date	19980102	Post Date	19980102			Batches In Entry	999999
Capture Cycle	99	Subset	999999			Items In Entry	999999
Tracer RT	99999999	Tracer Acct	99999999999999			CAS Type	9999
Block Number	007600000008	Block Amt	99,999,999.99			Block Items	999999
Batch Number	0076000000011	Batch Amt	99,999,999.99			Batch Items	999999

Sequ	DB/	Trn				Serial
Number	CR	Typ	RT	Account	Amount	Number
007600000099	DB	ON	12345678	12345678901234	99,999,999.99	1234567890
Image Key		yyyymmddrrsssssssscc				
PC		123456				
CPU ID	9999	CPCS Type	99	User Byte	99	Pocket 99
Posting Account	9999999999999999					
Extract Account	9999999999999999					
Account Name	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX					
Credit RT	9999999999					
Credit Account	9999999999999999					
Credit Sequence	00SS12345678					
Credit Account Name	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX					
CLEAR-END PF03-RETURN PF11-ON-US ARCHIVE						

Block and batch amounts will be highlighted if they are not in balance with all of the respective Items

FIG. 23

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IMAI		Item Capture Research System			
Capture Site	MST	On-Us Archive Item Detail			
MESSAGE					
Entry Number	9999	String Type	99	Pass	99
Capture Date	19980102	Post Date	19980102	Blocks In Entry	999999
Capture Cycle	99	Subset	999999	Batches In Entry	999999
Tracer RT	99999999	Tracer Acct	99999999999999	Items In Entry	999999
Block Number	007600000008	CAS Type	9999	Block Items	999999
Batch Number	007600000011	Block Amt	99,999,999.99	Batch Items	999999
		Batch Amt	99,999,999.99		
----- Associated Posting Data -----					
IBA Status	XXXX	Tran Type	XXXX		
Source	XXXXXXXX	Product Type	XXX		
Post Date	YYYYMMDD	Effective Date	YYYYMMDD		
Sequence	XXXXXXXXXXXXXXXXXXXX	Number Of Items	999999		
Tran Code	9999	Tran Amount	999,999,999.99		
Total Float	999,999,999.99	Day 0 Float	999,999,999.99		
Day 1 Float	999,999,999.99	Day 2 Plus Float	999,999,999.99		
Ledger Bal	999,999,999.99	Collected Balance	999,999,999.99		
Description	XX				
Except Code	99999	XX			
To Account	9999999999999999	From Account	99999999999999		
Credit Bank	999	Credit Account	99999999999999		
Credit Sequ	99999999999999				
CLEAR-END PF03-RETURN					

FIG. 24

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IMAI		Item Capture Research System					
Capture Site		Transit Item Detail					
Capture Site	ATL						
MESSAGE							
Entry Number	9999	String Type	99	Pass	99	Blocks In Entry	999999
Capture Date	19980102	Post Date	19980102			Batches In Entry	999999
Capture Cycle	99	Subset	999999			Items In Entry	999999
Tracer RT	99999999	Tracer Acct	99999999999999			CAS Type	9999
Block Number	007600000008	Block Amt	99,999,999.99			Block Items	999999
Batch Number	007600000011	Batch Amt	99,999,999.99			Batch Items	999999

Sequence Number	DB/ CR	Trn Typ	RT	Account	Amount	Serial Number
007600000019	DB	TRN	12345678	12345678901234	99,999,999.99	1234567890
Image Key	yyyymmddrrsssssssscc					
PC	123456					
CPU ID	9999	CPCS Type		99	User Byte	99 Pocket 99
End Point	123456789	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX				
Bundle Date	yyyymmdd	Bundle Time	hhmmss	Bundle Amt	999,999,999.99	
Credit RT	9999999999					
Credit Account	99999999999999					
Credit Sequence	00SS12345678					
Credit Account Name	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX					

CLEAR-END PF03-RETURN PF11-CASH LETTER

FIG. 25

260

IMAI		Item Capture Research System			
Capture Site	ATL	Transit Item Cash Letter Detail			
MESSAGE					
End Point	999999999	XX XX			
C.L. Date	19980102	C L. Time	HHMMSS	C.L. Amt	9,999,999,999,999.99
C.L. Bundles	999999	C L. ABA	999999999	Due From	9999999999999
C.L. Items	999999	Avail Code	9	Avail Date	19980102
Schedule	999	System Date	19980102	Entry	9999
Bundle Date	19980102	Bundle Time	HHMMSS	Bundle Amt	999,999,999.99
Pass Pocket	99-99-99-99	Pass	99	String	9
				Subset	999999
<u>Item Data</u>		<u>Before Item</u>	<u>Item</u>	<u>After Item</u>	
Sequence Number	007600000019	007600000019	007600000019	007600000019	
RT	123456789	123456789	123456789	123456789	
Account	999999999999999	999999999999999	999999999999999	999999999999999	
Amount	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99	
Serial	9999999999	9999999999	9999999999	9999999999	
PC	99	99	99	99	
Sequence In Bundle	9999999999999	9999999999999	9999999999999	9999999999999	
Return	99	99	99	99	
CLEAR-END PF03-RETURN					

FIG. 26

FIG. 26

270

IMAI		Item Capture Research System					
Capture Site		Specific Item Search Listing					
MESSAGE		SELECT ITEM					
S	Sequence Number	DB/ Trn	CR Typ	RT	Account	Amount	Serial Number
-	007600000008	CR ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000011	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000013	CR ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000014	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	108600000015	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000016	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000017	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000018	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000019	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000021	DB TR		12345678	12345678901234	99,999,999.99	1234567890
-	007600000022	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000023	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000024	DB TR		12345678	12345678901234	99,999,999.99	1234567890
-	007600000025	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000026	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000027	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000028	DB ON		12345678	12345678901234	99,999,999.99	1234567890
-	007600000029	DB TR		12345678	12345678901234	99,999,999.99	1234567890
CLEAR-END PF03-RETURN		PF07-BACKWARD PF08-FORWARD					

FIG. 27

[illegible]

FIG. 28

290

290A

290B

290D

290C

290E

IMCL	Item Capture Research System			
Capture Site	ATL	Cash Letter Retrieval		
MESSAGE				
Date	19980102	To	19980102	
End Point	000000000			
C.L./Bundle Flag	X			
C.L./BundleAmt	0,000,000,000,000.00	To	9,999,999,999,999.99	
Item Amt	00000000.00	Before Amt	00000000.00	After Amt 00000000.00
Clear-End				

19980102
HHMMSS
9,999,999,999.99
123456789
999999
999999

300

IMCL		Item Capture Research System				
Capture Site		ATL	Cash Letter Listing			
MESSAGE		Select Cash Letter				
S	Cash Letter Date	Cash Letter Time	Cash Letter Amount	End Point	Cash Letter Bundles	Cash Letter Items
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
-	19980102	HHMMSS	9,999,999,999,999.99	123456789	999999	999999
CLEAR-END PF03-RETURN PF07-BACKWARD PF08-FORWARD						

FIG. 30

[illegible]

FIG. 31

320

IMCL		Item Capture Research System		
Capture Site	ATL	Bundle Listing		
MESSAGE	Select Bundle			
S	Bundle Date	Bundle Time	Bundle Amount	Number Of Items In Bundle
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
-	19980102	HHMMSS	999,999,999.99	999,999,999
CLEAR-END PF03 RETURN PF07-BACKWARD PF08-FORWARD				

FIG. 32

330

IMCL		Item Capture Research System			
Capture Site	ATL	Cash Letter Bundle Detail			
MESSAGE	Select Item				
End Point	999999999	XX			
		XX			
C.L. Date	19980102	C L. Time	HHMMSS	C.L. Amt	9,999,999,999.99
C.L. Bundles	999999	C L. ABA	999999999	Due From	9999999999999
CCIF Name	XX				
C.L. Items	999999	Avail Code	9	Avail Date	19980102
Schedule	999	System Date	19980102	Entry	9999
Bundle Date	19980102	Bundle Time	HHMMSS	Bundle Amt	999,999,999.99
Pass Pocket	99-99-99-99	Pass	99	String	9
Item Amt	9999999.99	Before Amt	99999999.99	After Amt	99999999.99

Sequence				Serial		Sequ In
S	Number	RT	Account	Amount	Number	Bundle
-	007700000227	12345678	12345678901234	999,999,999.99	1234567890	123456
-	007700000228	12345678	12345678901234	999,999,999.99	1234567890	123456
-	007700000229	12345678	12345678901234	999,999,999.99	1234567890	123456
-	007700000230	12345678	12345678901234	999,999,999.99	1234567890	123456
-	007700000231	12345678	12345678901234	999,999,999.99	1234567890	123456
-	007700000232	12345678	12345678901234	999,999,999.99	1234567890	123456
-	007700000233	12345678	12345678901234	999,999,999.99	1234567890	123456
CLEAR-END PF03-RETURN PF07-BACKWARD PF08-FORWARD PF09-AMT SEARCH						

330A

FIG. 33

[illegible]

Item Sequence Number	007600000019
Item Type	TRN
Item RT	123456789
Item Account	99999999999999
Item Amount	999,999,999.99
Item Serial	999999999
Item PC	99
Item Sequence In Bundle	999999999999
Return	99

FIG. 34

FIG. 34

Variable	Mean	Standard deviation	Minimum	Maximum	Skewness	Kurtosis	Jarque-Bera	Probability
Age	35.2	10.5	20	65	-0.1	3.2	0.95	0.61
Gender	0.5	0.5	0	1	0.0	3.0	0.98	0.62
Married	0.7	0.4	0	1	0.0	3.0	0.98	0.62
Children	1.5	1.2	0	5	0.1	3.3	0.94	0.63
Household income	12.5	8.5	5	30	0.2	3.4	0.92	0.64
Household size	3.5	1.5	1	8	0.1	3.3	0.94	0.63
Age squared	1250	1500	400	4225	-0.2	3.1	0.96	0.60
Gender squared	0.5	0.5	0	1	0.0	3.0	0.98	0.62
Married squared	0.7	0.4	0	1	0.0	3.0	0.98	0.62
Children squared	2.2	1.8	0	25	0.1	3.3	0.94	0.63
Household income squared	156.2	120.0	25	900	0.2	3.4	0.92	0.64
Household size squared	12.2	5.0	1	64	0.1	3.3	0.94	0.63
Age squared	1250	1500	400	4225	-0.2	3.1	0.96	0.60
Gender squared	0.5	0.5	0	1	0.0	3.0	0.98	0.62
Married squared	0.7	0.4	0	1	0.0	3.0	0.98	0.62
Children squared	2.2	1.8	0	25	0.1	3.3	0.94	0.63
Household income squared	156.2	120.0	25	900	0.2	3.4	0.92	0.64
Household size squared	12.2	5.0	1	64	0.1	3.3	0.94	0.63

FIG. 35